

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D
	Home Purchase Loans				Refinancings	Home Improvement Loans					
	FHA, FSA/RHS & VA		Conventional								
	A		B								
	Number	\$000's	Number	\$000's				Number			
IL/MCLEAN COUNTY/0001.02											
LOANS ORIGINATED	1	115	2	217	4	485				1	82
APPROVED, NOT ACCEPTED					1	30					
APP DENIED	1	78	1	100	2	149				2	174
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0001.04											
LOANS ORIGINATED	4	684	1	216	2	378					
APPROVED, NOT ACCEPTED							1	15			
APP DENIED	1	142	1	221	1	254					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0001.05											
LOANS ORIGINATED			1	130	1	198					
APPROVED, NOT ACCEPTED					1	188					
APP DENIED					1	242					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0003.01											
LOANS ORIGINATED			1	175							
APPROVED, NOT ACCEPTED											
APP DENIED											
APP WITHDRAWN			1	175							
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0003.02											
LOANS ORIGINATED			1	91	3	413					
APPROVED, NOT ACCEPTED							1	19			
APP DENIED			1	173	2	270	2	17			
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0004.00											
LOANS ORIGINATED					1	102					
APPROVED, NOT ACCEPTED											
APP DENIED					1	92	1	5			
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0005.01																	
LOANS ORIGINATED					3	530											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	274											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.02																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED	1	88			1	135											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.04																	
LOANS ORIGINATED	1	148	1	100													
APPROVED, NOT ACCEPTED																	
APP DENIED					1	102											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.05																	
LOANS ORIGINATED			5	975	6	1516											
APPROVED, NOT ACCEPTED																	
APP DENIED	1	220	1	250	4	876											
APP WITHDRAWN					1	216											
FILES CLOSED FOR INCOMPLETENESS							1	20									
IL/MCLEAN COUNTY/0011.01																	
LOANS ORIGINATED	1	102	1	134	5	630					1	63					
APPROVED, NOT ACCEPTED			1	130													
APP DENIED					1	125											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.03																	
LOANS ORIGINATED			1	250													
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0011.04																	
LOANS ORIGINATED			3	815	4	814	1	9									
APPROVED, NOT ACCEPTED																	
APP DENIED			1	171	2	535	1	20									
APP WITHDRAWN					2	555											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0012.00																	
LOANS ORIGINATED			1	250	1	175											
APPROVED, NOT ACCEPTED																	
APP DENIED			1	57							1	57					
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0013.01																	
LOANS ORIGINATED			1	158	1	118											
APPROVED, NOT ACCEPTED																	
APP DENIED					2	166					2	166					
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0013.03																	
LOANS ORIGINATED					1	69											
APPROVED, NOT ACCEPTED																	
APP DENIED	1	64															
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0014.01																	
LOANS ORIGINATED	1	93			5	607					1	60					
APPROVED, NOT ACCEPTED																	
APP DENIED	1	107			4	369	3	42			1	38					
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0014.02																	
LOANS ORIGINATED	1	172	1	128	4	569	1	25									
APPROVED, NOT ACCEPTED																	
APP DENIED			1	310	2	403											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0015.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED	1	54			1	67	1	30						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0016.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED			1	178	2	399					1	178		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0017.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED	1	102			2	156								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0018.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED	1	149			2	941	1	152						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0019.01														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0019.02														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0020.01																	
LOANS ORIGINATED	1	120			2	132											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	86											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0020.02																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS					1	116											
IL/MCLEAN COUNTY/0021.01																	
LOANS ORIGINATED			1	42	1	130											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	155	1	40									
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0021.02																	
LOANS ORIGINATED					1	312											
APPROVED, NOT ACCEPTED																	
APP DENIED							1	9									
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0051.00																	
LOANS ORIGINATED			4	978	9	1996											
APPROVED, NOT ACCEPTED					1	50											
APP DENIED			1	330	8	1361	1	120									
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0052.01																	
LOANS ORIGINATED					2	203											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	156											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS					1	162											

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's				Number				\$000's	Number	\$000's
IL/MCLEAN COUNTY/0052.02														
LOANS ORIGINATED	2	184			4	519	1	50			1	50		
APPROVED, NOT ACCEPTED														
APP DENIED			1	200										
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0053.01														
LOANS ORIGINATED			1	212	4	647								
APPROVED, NOT ACCEPTED														
APP DENIED					2	311	1	18						
APP WITHDRAWN					1	82								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0054.00														
LOANS ORIGINATED	2	267	3	707	8	1820								
APPROVED, NOT ACCEPTED					2	220	2	59						
APP DENIED	1	274	1	86	9	1502								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0055.01														
LOANS ORIGINATED	1	243			3	430								
APPROVED, NOT ACCEPTED														
APP DENIED							1	15						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0055.02														
LOANS ORIGINATED					2	238								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	101								
IL/MCLEAN COUNTY/0056.01														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED					2	104								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D						
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0056.02																	
LOANS ORIGINATED	1	67			2	177											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	126											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0057.00																	
LOANS ORIGINATED					1	168											
APPROVED, NOT ACCEPTED																	
APP DENIED	1	82			1	72											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
MSA/MD(TOTAL)																	
LOANS ORIGINATED	16	2195	32	6170	82	13592	3	84			5	360					
APPROVED, NOT ACCEPTED			1	130	5	488	4	93									
APP DENIED	11	1360	11	2076	61	9735	15	500			8	702					
APP WITHDRAWN			1	175	4	853											
FILES CLOSED FOR INCOMPLETENESS					4	449	1	20									
INVALID GEOGRAPHIC IDENTIFIERS 2/																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES																	
LOANS ORIGINATED	20143	2642673	20230	4490927	58502	11204242	2551	398135	51	75135	11107	2306569	26	2017			
APPROVED, NOT ACCEPTED	167	33848	956	282141	2792	490522	1329	93560	1	635	479	136128	5	240			
APP DENIED	5653	744865	7787	1854091	42698	7576937	6816	475994	51	47605	6539	1237448	425	26322			
APP WITHDRAWN	346	55841	527	174885	1590	368801	143	18584			369	124564	3	283			
FILES CLOSED FOR INCOMPLETENESS	1545	205990	1028	283146	3210	751876	153	28846			729	198751	3	340			
INVALID MSA/MD NUMBERS 2/																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0001.02			6	583	5	705			1	188				
IL/MCLEAN COUNTY/0001.04	1	196	9	1166	11	1673								
IL/MCLEAN COUNTY/0001.05			4	733	3	600								
IL/MCLEAN COUNTY/0003.01			1	998	2	295								
IL/MCLEAN COUNTY/0003.02			7	881	1	195								
IL/MCLEAN COUNTY/0004.00	1	110	1	123	1	123			1	248				
IL/MCLEAN COUNTY/0005.01			3	463	1	122								
IL/MCLEAN COUNTY/0005.02			1	134	1	118								
IL/MCLEAN COUNTY/0005.05	1	199	4	880	12	1837								
IL/MCLEAN COUNTY/0011.01			5	672	7	947			1	84				
IL/MCLEAN COUNTY/0011.03			2	311	3	900			1	320				
IL/MCLEAN COUNTY/0011.04	2	441	9	1760	6	1267								
IL/MCLEAN COUNTY/0012.00			3	508										
IL/MCLEAN COUNTY/0013.01					1	77								
IL/MCLEAN COUNTY/0013.02							1	6						
IL/MCLEAN COUNTY/0014.01	1	140	2	250	7	945					1	77		
IL/MCLEAN COUNTY/0014.02			2	400	8	1354								
IL/MCLEAN COUNTY/0015.00	2	161			2	147								
IL/MCLEAN COUNTY/0016.00	1	55			2	274								
IL/MCLEAN COUNTY/0017.00	1	93	1	40	1	107					1	107		
IL/MCLEAN COUNTY/0018.00			3	342	4	1253			1	61				
IL/MCLEAN COUNTY/0019.01			2	191	4	610								
IL/MCLEAN COUNTY/0020.01	1	108												
IL/MCLEAN COUNTY/0020.02	1	118			1	85								
IL/MCLEAN COUNTY/0021.01			2	277	2	168								
IL/MCLEAN COUNTY/0021.02			1	160	4	766								
IL/MCLEAN COUNTY/0051.00	3	455	4	490	12	2980	1	562						

Report Date: 06/19/2009



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0052.01			1	80										
IL/MCLEAN COUNTY/0052.02	3	263			5	652							1	244
IL/MCLEAN COUNTY/0053.01	2	289	1	212	4	956								
IL/MCLEAN COUNTY/0053.02	2	223	1	103										
IL/MCLEAN COUNTY/0054.00	6	718	3	572	12	2327								
IL/MCLEAN COUNTY/0055.01	3	285	1	86										
IL/MCLEAN COUNTY/0055.02	3	235			4	479								
IL/MCLEAN COUNTY/0056.01	3	204			2	151								
IL/MCLEAN COUNTY/0056.02	4	383			2	280	1	99						
IL/MCLEAN COUNTY/0057.00	1	87	2	285	2	192								
MSA/MD (TOTAL)	42	4763	81	12700	132	22585	3	667	5	901	2	184	1	244
INVALID GEOGRAPHIC IDENTIFIERS 2/														

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	44646	6457211	50656	11087367	110400	23063733	5624	926697	2387	1591810	24189	5706948	4985	574965

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN															14	3711		
BLACK OR AFRICAN AMERICAN															12	2746		
NAT HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE															265	42537		
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)															3	677		
RACE NOT AVAILABLE 6/															54	6804		
ETHNICITY 7/																		
HISPANIC OR LATINO															4	664		
NOT HISPANIC OR LATINO															291	49039		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)															2	481		
ETHNICITY NOT AVAILABLE 6/															51	6291		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC															261	41994		
OTHERS, INCLUDING HISPANIC															33	7677		
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN															23	2047		
50-79% OF MSA/MD MEDIAN															58	7211		
80-99% OF MSA/MD MEDIAN															46	7095		
100-119% OF MSA/MD MEDIAN															53	8213		
120% OR MORE OF MSA/MD MEDIAN															124	26629		
INCOME NOT AVAILABLE 6/															44	5280		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY															162	26792		
10-19% MINORITY															135	21652		
20-49% MINORITY															51	8031		
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME															62	8573		
MIDDLE INCOME															178	25831		
UPPER INCOME															108	22071		
TOTAL 14/															348	56475		

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/															116			
REPORTED PRICING DATA															8			
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA	8	NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN															3.34			
MEDIAN															3.33			
HOEPA LOANS 17/																		

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S
NO REPORTED PRICING DATA 15/															20555			
REPORTED PRICING DATA															1001			
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA	1001	NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/															3.40			
MEDIAN 31/															3.39			
HOEPA LOANS 17/																		

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	88					1	88				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	88					1	88				
BLACK OR AFRICAN AMERICAN (TOTAL)	3	422	1	266			2	156				
MALE	3	422	1	266			2	156				
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	16	1928	12	1495			4	433				
MALE	9	1048	7	842			2	206				
FEMALE	1	172	1	172								
JOINT (MALE/FEMALE)	6	708	4	481			2	227				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	243	1	243								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	243	1	243								
RACE NOT AVAILABLE (TOTAL) 6/	6	874	2	191			4	683				
MALE	1	107					1	107				
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	21	2681	14	2004			7	677				
MALE	12	1470	8	1108			4	362				
FEMALE	1	172	1	172								
JOINT (MALE/FEMALE)	8	1039	5	724			3	315				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	874	2	191			4	683				
MALE	1	107					1	107				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	16	1928	12	1495			4	433				
MALE	9	1048	7	842			2	206				
FEMALE	1	172	1	172								
JOINT (MALE/FEMALE)	6	708	4	481			2	227				
OTHERS, INCLUDING HISPANIC (TOTAL)	5	753	2	509			3	244				
MALE	3	422	1	266			2	156				
FEMALE												
JOINT (MALE/FEMALE)	2	331	1	243			1	88				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	784	3	247			6	537				
50-79% OF MSA/MD MEDIAN	8	953	7	851			1	102				
80-99% OF MSA/MD MEDIAN	3	586	3	586								
100-119% OF MSA/MD MEDIAN	4	589	3	511			1	78				
120% OR MORE OF MSA/MD MEDIAN	3	643					3	643				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	27	3555	16	2195			11	1360				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	250					1	250				
MALE	1	250					1	250				
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	7	1808	6	1637			1	171				
MALE	2	597	2	597								
FEMALE												
JOINT (MALE/FEMALE)	5	1211	4	1040			1	171				
BLACK OR AFRICAN AMERICAN (TOTAL)	2	630	2	630								
MALE	1	216	1	216								
FEMALE	1	414	1	414								
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	29	4861	21	3552	1	130	6	1004	1	175		
MALE	9	1029	7	772			2	257				
FEMALE	4	548	3	375			1	173				
JOINT (MALE/FEMALE)	16	3284	11	2405	1	130	3	574	1	175		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	6	1002	3	351			3	651				
MALE	1	209	1	209								
FEMALE												
JOINT (MALE/FEMALE)												



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	40	7758	30	6028	1	130	8	1425	1	175		
MALE	14	2301	11	1794			3	507				
FEMALE	5	962	4	789			1	173				
JOINT (MALE/FEMALE)	21	4495	15	3445	1	130	4	745	1	175		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	793	2	142			3	651				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	29	4861	21	3552	1	130	6	1004	1	175		
MALE	9	1029	7	772			2	257				
FEMALE	4	548	3	375			1	173				
JOINT (MALE/FEMALE)	16	3284	11	2405	1	130	3	574	1	175		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	2688	8	2267			2	421				
MALE	4	1063	3	813			1	250				
FEMALE	1	414	1	414								
JOINT (MALE/FEMALE)	5	1211	4	1040			1	171				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	288	3	202			1	86				
50-79% OF MSA/MD MEDIAN	6	921	5	750			1	171				
80-99% OF MSA/MD MEDIAN	5	816	3	543			2	273				
100-119% OF MSA/MD MEDIAN	10	1471	8	1239			1	57	1	175		
120% OR MORE OF MSA/MD MEDIAN	18	4791	12	3302			6	1489				
INCOME NOT AVAILABLE 6/	2	264	1	134	1	130						
TOTAL 14/	45	8551	32	6170	1	130	11	2076	1	175		

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	101									1	101
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	101									1	101
ASIAN (TOTAL)	8	1820	4	1114			4	706				
MALE	3	543	1	221			2	322				
FEMALE												
JOINT (MALE/FEMALE)	5	1277	3	893			2	384				
BLACK OR AFRICAN AMERICAN (TOTAL)	6	1240	3	598			3	642				
MALE	1	417					1	417				
FEMALE	2	134	1	84			1	50				
JOINT (MALE/FEMALE)	3	689	2	514			1	175				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	86					1	86				
MALE												
FEMALE	1	86					1	86				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	123	18908	66	10253	5	488	49	7807	1	82	2	278
MALE	31	4426	22	3320			8	1024	1	82		
FEMALE	22	2389	6	838	3	285	12	1150			1	116
JOINT (MALE/FEMALE)	70	12093	38	6095	2	203	29	5633			1	162
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	326	1	326								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	326	1	326								
RACE NOT AVAILABLE (TOTAL) 6/	16	2636	8	1301			4	494	3	771	1	70
MALE	2	180					2	180				
FEMALE												
JOINT (MALE/FEMALE)	5	917	2	304			1	242	2	371		

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	4	561	2	333			2	228				
MALE	1	266	1	266								
FEMALE	1	86					1	86				
JOINT (MALE/FEMALE)	2	209	1	67			1	142				
NOT HISPANIC OR LATINO (TOTAL)	138	22053	73	11936	5	488	55	9013	2	237	3	379
MALE	34	5120	22	3275			11	1763	1	82		
FEMALE	24	2523	7	922	3	285	13	1200			1	116
JOINT (MALE/FEMALE)	80	14410	44	7739	2	203	31	6050	1	155	2	263
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	568	1	326			1	242				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	568	1	326			1	242				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	1935	6	997			3	252	2	616	1	70
MALE	2	180					2	180				
FEMALE												
JOINT (MALE/FEMALE)	1	216							1	216		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	120	18433	64	9920	5	488	48	7665	1	82	2	278
MALE	30	4160	21	3054			8	1024	1	82		
FEMALE	22	2389	6	838	3	285	12	1150			1	116
JOINT (MALE/FEMALE)	68	11884	37	6028	2	203	28	5491			1	162
OTHERS, INCLUDING HISPANIC (TOTAL)	21	4290	10	2371			10	1818			1	101
MALE	5	1226	2	487			3	739				
FEMALE	3	220	1	84			2	136				
JOINT (MALE/FEMALE)	13	2844	7	1800			5	943			1	101
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	739	4	358			5	381				
50-79% OF MSA/MD MEDIAN	33	3412	15	1693	3	285	12	1166	1	82	2	186
80-99% OF MSA/MD MEDIAN	21	3008	11	1813			10	1195				
100-119% OF MSA/MD MEDIAN	25	3678	14	2270			11	1408				
120% OR MORE OF MSA/MD MEDIAN	63	13651	33	6829	2	203	23	5585	3	771	2	263
INCOME NOT AVAILABLE 6/	5	629	5	629								
TOTAL 14/	156	25117	82	13592	5	488	61	9735	4	853	4	449

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	120					1	120				
MALE	1	120					1	120				
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	19	1	9			1	10				
MALE	2	19	1	9			1	10				
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	13	425	2	75	1	19	9	311			1	20
MALE	5	89			1	19	4	70				
FEMALE	2	184					2	184				
JOINT (MALE/FEMALE)	6	152	2	75			3	57			1	20
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	7	133			3	74	4	59				
MALE												
FEMALE	1	30					1	30				
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	55	1	25			1	30				
MALE												
FEMALE	1	30					1	30				
JOINT (MALE/FEMALE)	1	25	1	25								
NOT HISPANIC OR LATINO (TOTAL)	15	539	2	59	1	19	11	441			1	20
MALE	8	228	1	9	1	19	6	200				
FEMALE	2	184					2	184				
JOINT (MALE/FEMALE)	5	127	1	50			3	57			1	20
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	103			3	74	3	29				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	400	1	50	1	19	9	311			1	20
MALE	5	89			1	19	4	70				
FEMALE	2	184					2	184				
JOINT (MALE/FEMALE)	5	127	1	50			3	57			1	20
OTHERS, INCLUDING HISPANIC (TOTAL)	5	194	2	34			3	160				
MALE	3	139	1	9			2	130				
FEMALE	1	30					1	30				
JOINT (MALE/FEMALE)	1	25	1	25								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	49					4	49				
50-79% OF MSA/MD MEDIAN	2	70					2	70				
80-99% OF MSA/MD MEDIAN	4	97	2	59			2	38				
100-119% OF MSA/MD MEDIAN	7	206	1	25	2	34	4	147				
120% OR MORE OF MSA/MD MEDIAN	6	275			2	59	3	196			1	20
INCOME NOT AVAILABLE 6/												
TOTAL 14/	23	697	3	84	4	93	15	500			1	20

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	12	962	5	360			7	602				
MALE	3	177	1	82			2	95				
FEMALE												
JOINT (MALE/FEMALE)	9	785	4	278			5	507				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	100					1	100				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	12	962	5	360			7	602				
MALE	3	177	1	82			2	95				
FEMALE												
JOINT (MALE/FEMALE)	9	785	4	278			5	507				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	100					1	100				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	962	5	360			7	602				
MALE	3	177	1	82			2	95				
FEMALE												
JOINT (MALE/FEMALE)	9	785	4	278			5	507				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	38					1	38				
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	2	150	1	50			1	100				
100-119% OF MSA/MD MEDIAN	4	328	1	105			3	223				
120% OR MORE OF MSA/MD MEDIAN	6	546	3	205			3	341				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	13	1062	5	360			8	702				

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	88					1	88				
BLACK OR AFRICAN AMERICAN	1	54					1	54				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	453	3	247			2	206				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	189					2	189				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	595	3	247			4	348				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	189					2	189				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	453	3	247			2	206				
OTHERS, INCLUDING HISPANIC	2	142					2	142				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	102					1	102				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	660	5	660								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	191	2	191								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	762	5	660			1	102				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	191	2	191								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	660	5	660								
OTHERS, INCLUDING HISPANIC	1	102					1	102				



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	266	1	266								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	320	2	320								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	586	3	586								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	320	2	320								
OTHERS, INCLUDING HISPANIC	1	266	1	266								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	346	2	268			1	78				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	243	1	243								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	589	3	511			1	78				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	346	2	268			1	78				
OTHERS, INCLUDING HISPANIC	1	243	1	243								

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	149					1	149				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	494					2	494				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	149					1	149				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	494					2	494				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	149					1	149				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	27	3555	16	2195			11	1360				

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	246	2	160			1	86				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	42	1	42								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	246	2	160			1	86				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	42	1	42								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	246	2	160			1	86				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	551	2	380			1	171				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	161	2	161								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	209	1	209								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	921	5	750			1	171				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	161	2	161								
OTHERS, INCLUDING HISPANIC	3	551	2	380			1	171				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	716	3	543			1	173				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	100					1	100				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	716	3	543			1	173				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	100					1	100				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	716	3	543			1	173				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	189	1	189								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	1182	6	950			1	57	1	175		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	100	1	100								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1371	7	1139			1	57	1	175		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	100	1	100								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1182	6	950			1	57	1	175		
OTHERS, INCLUDING HISPANIC	1	189	1	189								

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	250					1	250				
ASIAN	3	1068	3	1068								
BLACK OR AFRICAN AMERICAN	2	630	2	630								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	10	2292	7	1604			3	688				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	551					2	551				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	16	4240	12	3302			4	938				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	551					2	551				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	2292	7	1604			3	688				
OTHERS, INCLUDING HISPANIC	6	1948	5	1698			1	250				
TOTAL 14/	45	8551	32	6170	1	130	11	2076	1	175		

## DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	84	1	84								
NAT HAWAIIAN/OTHER PACIFIC ISL	1	86					1	86				
WHITE	6	481	3	274			3	207				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	88					1	88				
ETHNICITY 7/												
HISPANIC OR LATINO	2	153	1	67			1	86				
NOT HISPANIC OR LATINO	6	498	3	291			3	207				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	88					1	88				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	414	2	207			3	207				
OTHERS, INCLUDING HISPANIC	3	237	2	151			1	86				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	29	3064	12	1415	3	285	12	1166	1	82	1	116
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	348	3	278							1	70
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	29	3064	12	1415	3	285	12	1166	1	82	1	116
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	348	3	278							1	70
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	3064	12	1415	3	285	12	1166	1	82	1	116
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	228					1	228				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	19	2708	11	1813			8	895				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	72					1	72				
ETHNICITY 7/												
HISPANIC OR LATINO	1	142					1	142				
NOT HISPANIC OR LATINO	19	2794	11	1813			8	981				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	72					1	72				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	2566	11	1813			7	753				
OTHERS, INCLUDING HISPANIC	2	370					2	370				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	642	1	164			3	478				
BLACK OR AFRICAN AMERICAN	1	50					1	50				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	16	2294	10	1506			6	788				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	692	3	600			1	92				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	22	3179	12	1863			10	1316				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	499	2	407			1	92				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	2294	10	1506			6	788				
OTHERS, INCLUDING HISPANIC	5	692	1	164			4	528				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	101									1	101
ASIAN	3	950	3	950								
BLACK OR AFRICAN AMERICAN	4	1106	2	514			2	592				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	48	9732	25	4616	2	203	20	4751			1	162
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	326	1	326								
RACE NOT AVAILABLE 6/	6	1436	2	423			1	242	3	771		
ETHNICITY 7/												
HISPANIC OR LATINO	1	266	1	266								
NOT HISPANIC OR LATINO	57	11889	30	5925	2	203	22	5343	1	155	2	263
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	568	1	326			1	242				
ETHNICITY NOT AVAILABLE 6/	3	928	1	312					2	616		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	47	9466	24	4350	2	203	20	4751			1	162
OTHERS, INCLUDING HISPANIC	11	2991	7	2056			3	834			1	101
TOTAL 14/	156	25117	82	13592	5	488	61	9735	4	853	4	449



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	10					1	10				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	25					1	25				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	14					2	14				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	35					2	35				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	14					2	14				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	25					1	25				
OTHERS, INCLUDING HISPANIC	1	10					1	10				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	40					1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	30					1	30				
ETHNICITY 7/												
HISPANIC OR LATINO	1	30					1	30				
NOT HISPANIC OR LATINO	1	40					1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	40					1	40				
OTHERS, INCLUDING HISPANIC	1	30					1	30				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	9	1	9								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	88	1	50			2	38				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	97	2	59			2	38				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	88	1	50			2	38				
OTHERS, INCLUDING HISPANIC	1	9	1	9								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	120					1	120				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	56	1	25	1	19	2	12				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	30			1	15	1	15				
ETHNICITY 7/												
HISPANIC OR LATINO	1	25	1	25								
NOT HISPANIC OR LATINO	4	151			1	19	3	132				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	30			1	15	1	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	31			1	19	2	12				
OTHERS, INCLUDING HISPANIC	2	145	1	25			1	120				

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	216					3	196			1	20
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	59			2	59						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	216					3	196			1	20
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	59			2	59						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	216					3	196			1	20
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	23	697	3	84	4	93	15	500			1	20

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	38					1	38				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	38					1	38				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	38					1	38				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	50	1	50								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	100					1	100				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	50	1	50								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	100					1	100				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	50	1	50								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	328	1	105			3	223				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	328	1	105			3	223				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	328	1	105			3	223				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	546	3	205			3	341				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	546	3	205			3	341				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	546	3	205			3	341				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	13	1062	5	360			8	702				

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	11	1526	7	933			4	593				
10-19% MINORITY	8	949	4	485			4	464				
20-49% MINORITY	8	1080	5	777			3	303				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10	1246	5	777			5	469				
MIDDLE INCOME	14	1829	10	1246			4	583				
UPPER INCOME	3	480	1	172			2	308				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	166					2	166				
20-49% MINORITY	8	1080	5	777			3	303				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	9	1266	6	761			3	505				
10-19% MINORITY	5	563	4	485			1	78				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	260	1	172			1	88				
10-19% MINORITY	1	220					1	220				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	27	3555	16	2195			11	1360				

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	17	3493	12	2510			5	983				
10-19% MINORITY	24	4193	18	3194	1	130	4	694	1	175		
20-49% MINORITY	4	865	2	466			2	399				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	1144	4	745			2	399				
MIDDLE INCOME	21	3320	14	2399	1	130	5	616	1	175		
UPPER INCOME	18	4087	14	3026			4	1061				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	529	3	529								
20-49% MINORITY	3	615	1	216			2	399				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	9	1617	6	1274			3	343				
10-19% MINORITY	11	1453	7	875	1	130	2	273	1	175		
20-49% MINORITY	1	250	1	250								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	8	1876	6	1236			2	640				
10-19% MINORITY	10	2211	8	1790			2	421				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	45	8551	32	6170	1	130	11	2076	1	175		



## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	82	13697	43	7333	4	458	31	5445	1	82	3	379
10-19% MINORITY	58	9276	32	5274	1	30	22	3201	3	771		
20-49% MINORITY	16	2144	7	985			8	1089			1	70
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25	3086	10	1309			14	1707			1	70
MIDDLE INCOME	79	11544	45	6675	3	250	28	4320	1	82	2	217
UPPER INCOME	52	10487	27	5608	2	238	19	3708	3	771	1	162
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	942	3	324			6	618				
20-49% MINORITY	16	2144	7	985			8	1089			1	70
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	50	8034	27	4367	2	220	18	3148	1	82	2	217
10-19% MINORITY	29	3510	18	2308	1	30	10	1172				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	32	5663	16	2966	2	238	13	2297			1	162
10-19% MINORITY	20	4824	11	2642			6	1411	3	771		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	156	25117	82	13592	5	488	61	9735	4	853	4	449

## DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9	444	2	75	2	59	5	310				
10-19% MINORITY	9	166	1	9	1	19	6	118			1	20
20-49% MINORITY	5	87			1	15	4	72				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7	159			1	15	6	144				
MIDDLE INCOME	10	335	1	50	3	78	6	207				
UPPER INCOME	6	203	2	34			3	149			1	20
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	72					2	72				
20-49% MINORITY	5	87			1	15	4	72				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	7	299	1	50	2	59	4	190				
10-19% MINORITY	3	36			1	19	2	17				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	145	1	25			1	120				
10-19% MINORITY	4	58	1	9			2	29			1	20
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	23	697	3	84	4	93	15	500			1	20

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	212	2	155			1	57				
10-19% MINORITY	7	574	2	145			5	429				
20-49% MINORITY	3	276	1	60			2	216				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	365	1	60			3	305				
MIDDLE INCOME	9	697	4	300			5	397				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	89					1	89				
20-49% MINORITY	3	276	1	60			2	216				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	212	2	155			1	57				
10-19% MINORITY	6	485	2	145			4	340				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	13	1062	5	360			8	702				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN													2	100					2	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	20	2	40									2	40					5	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	2	29	1	14	2	29							2	29					7	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	13	2	25	1	13							4	50					8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	2	29	1	14	2	29							2	29					7	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	20	2	40									2	40					5	100
OTHERS, INCL. HISPANIC					1	33							2	67					3	100
GENDER 19/																				
MALE	2	29	2	29	1	14							2	29					7	100
FEMALE																				
JOINT (MALE/FEMALE)					1	33							2	67					3	100
GENDER NOT AVAILABLE 6/	1	20	1	20	1	20							2	40					5	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	3	30	3	30	3	30							1	10					10	100
50-79% OF MSA/MD MEDIAN													1	100					1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN													1	100					1	100
120% OR MORE OF MSA/MD MEDIAN													3	100					3	100
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE													1	100					1	100
ASIAN	1	100																	1	100
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE							1	17					5	83					6	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/													3	100					3	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	13					1	13					6	75					8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/													3	100					3	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC							1	17					5	83					6	100
OTHERS, INCL. HISPANIC	1	50											1	50					2	100
GENDER 19/																				
MALE							1	33					2	67					3	100
FEMALE													1	100					1	100
JOINT (MALE/FEMALE)	1	25											3	75					4	100
GENDER NOT AVAILABLE 6/													3	100					3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN													1	100					1	100
50-79% OF MSA/MD MEDIAN	1	100																	1	100
80-99% OF MSA/MD MEDIAN													2	100					2	100
100-119% OF MSA/MD MEDIAN													1	100					1	100
120% OR MORE OF MSA/MD MEDIAN							1	17					5	83					6	100
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	2	33			1	17	1	17					2	33					6	100
BLACK OR AFRICAN AMERICAN	1	25					3	75											4	100
NAT HAWAIIAN/OTHER PACIFIC ISL					1	100													1	100
WHITE	9	16	1	2	7	12	17	30	3	5	1	2	18	32			1	2	57	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	17			2	33	1	17					2	33					6	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	33			1	33	1	33											3	100
NOT HISPANIC OR LATINO	11	17	1	2	8	12	20	31	3	5	1	2	20	31			1	2	65	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33			1	33	1	33											3	100
ETHNICITY NOT AVAILABLE 6/					1	33							2	67					3	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	8	15	1	2	7	13	16	29	3	5	1	2	18	33			1	2	55	100
OTHERS, INCL. HISPANIC	5	31			3	19	6	38					2	13					16	100
GENDER 19/																				
MALE	1	7			1	7	4	29					8	57					14	100
FEMALE	5	31			4	25	3	19	1	6			3	19					16	100
JOINT (MALE/FEMALE)	7	16	1	2	6	14	15	35	2	5	1	2	10	23			1	2	43	100
GENDER NOT AVAILABLE 6/													1	100					1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	25	1	13	3	38	2	25											8	100
50-79% OF MSA/MD MEDIAN	4	31			2	15	2	15					5	38					13	100
80-99% OF MSA/MD MEDIAN	4	29			2	14	3	21					4	29			1	7	14	100
100-119% OF MSA/MD MEDIAN	2	14			1	7	4	29	3	21			4	29					14	100
120% OR MORE OF MSA/MD MEDIAN	1	4			3	12	11	44			1	4	9	36					25	100
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN													1	100					1	100
BLACK OR AFRICAN AMERICAN					1	100													1	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	4	29					6	43					3	21			1	7	14	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					3	60	2	40											5	100
ETHNICITY 7/																				
HISPANIC OR LATINO					1	100													1	100
NOT HISPANIC OR LATINO	4	25			1	6	6	38					4	25			1	6	16	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					2	50	2	50											4	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	29					6	43					3	21			1	7	14	100
OTHERS, INCL. HISPANIC					2	67							1	33					3	100
GENDER 19/																				
MALE	2	22			1	11	3	33					2	22			1	11	9	100
FEMALE	1	25			1	25	1	25					1	25					4	100
JOINT (MALE/FEMALE)	1	25					2	50					1	25					4	100
GENDER NOT AVAILABLE 6/					2	50	2	50											4	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN					3	60	1	20					1	20					5	100
50-79% OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
80-99% OF MSA/MD MEDIAN	2	40					2	40									1	20	5	100
100-119% OF MSA/MD MEDIAN							3	75					1	25					4	100
120% OR MORE OF MSA/MD MEDIAN	1	25					1	25					2	50					4	100
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE							4	50		2	25			2	25				8	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/													1	100					1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO							4	50		2	25			2	25				8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/													1	100					1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC							4	50		2	25			2	25				8	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE							1	50					1	50					2	100
FEMALE																				
JOINT (MALE/FEMALE)							3	50		2	33			1	17				6	100
GENDER NOT AVAILABLE 6/													1	100					1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN							1	100											1	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN													1	100					1	100
100-119% OF MSA/MD MEDIAN							1	25		2	50			1	25				4	100
120% OR MORE OF MSA/MD MEDIAN							2	67						1	33				3	100
INCOME NOT AVAILABLE 6/																				



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	10	1	1						3.27	3.27
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	1	1	1						3.60	3.60
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	10	1	1						3.27	3.27
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1	1	1						3.60	3.60
MINORITY STATUS 8/										
WHITE NON-HISPANIC	10	1	1						3.27	3.27
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2									
50-79% OF MSA/MD MEDIAN	6	1	1						3.60	3.60
80-99% OF MSA/MD MEDIAN	1	1	1						3.27	3.27
100-119% OF MSA/MD MEDIAN	2									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	5	1	1						3.27	3.27
FEMALE	1									
JOINT (MALE/FEMALE)	4									
GENDER NOT AVAILABLE 6/	1	1	1						3.60	3.60
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	5									
10-19% MINORITY	4									
20-49% MINORITY	2	2	2						3.44	3.44
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	2	2	2						3.44	3.44
MIDDLE INCOME	8									
UPPER INCOME	1									

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	1280	148	148						3.27	3.27
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	58	133	133						3.60	3.60
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1280	148	148						3.27	3.27
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	58	133	133						3.60	3.60
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1280	148	148						3.27	3.27
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	180									
50-79% OF MSA/MD MEDIAN	718	133	133						3.60	3.60
80-99% OF MSA/MD MEDIAN	172	148	148						3.27	3.27
100-119% OF MSA/MD MEDIAN	268									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	627	148	148						3.27	3.27
FEMALE	172									
JOINT (MALE/FEMALE)	481									
GENDER NOT AVAILABLE 6/	58	133	133						3.60	3.60
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	623									
10-19% MINORITY	485									
20-49% MINORITY	230	281	281						3.43	3.27
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	230	281	281						3.43	3.27
MIDDLE INCOME	936									
UPPER INCOME	172									

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	1									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE										
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC	2									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1									
FEMALE										
JOINT (MALE/FEMALE)	1									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1									
10-19% MINORITY										
20-49% MINORITY	1									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	1									
UPPER INCOME										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	266									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE										
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	243									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	509									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC	509									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	266									
100-119% OF MSA/MD MEDIAN	243									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	266									
FEMALE										
JOINT (MALE/FEMALE)	243									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	243									
10-19% MINORITY										
20-49% MINORITY	266									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	266									
MIDDLE INCOME	243									
UPPER INCOME										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	6									
BLACK OR AFRICAN AMERICAN	2									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	18	1	1						3.01	3.01
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	3									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	27	1	1						3.01	3.01
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	2									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	18	1	1						3.01	3.01
OTHERS, INCLUDING HISPANIC	8									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	3									
50-79% OF MSA/MD MEDIAN	5									
80-99% OF MSA/MD MEDIAN	3									
100-119% OF MSA/MD MEDIAN	7									
120% OR MORE OF MSA/MD MEDIAN	10	1	1						3.01	3.01
INCOME NOT AVAILABLE 6/	1									
GENDER 19/										
MALE	9	1	1						3.01	3.01
FEMALE	4									
JOINT (MALE/FEMALE)	14									
GENDER NOT AVAILABLE 6/	2									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	11									
10-19% MINORITY	16	1	1						3.01	3.01
20-49% MINORITY	2									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	3	1	1						3.01	3.01
MIDDLE INCOME	12									
UPPER INCOME	14									

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
			\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	1637									
BLACK OR AFRICAN AMERICAN	630									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3292	73	73						3.01	3.01
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	351									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	5768	73	73						3.01	3.01
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	142									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3292	73	73						3.01	3.01
OTHERS, INCLUDING HISPANIC	2267									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	202									
50-79% OF MSA/MD MEDIAN	750									
80-99% OF MSA/MD MEDIAN	543									
100-119% OF MSA/MD MEDIAN	1134									
120% OR MORE OF MSA/MD MEDIAN	3147	73	73						3.01	3.01
INCOME NOT AVAILABLE 6/	134									
GENDER 19/										
MALE	1639	73	73						3.01	3.01
FEMALE	789									
JOINT (MALE/FEMALE)	3340									
GENDER NOT AVAILABLE 6/	142									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2405									
10-19% MINORITY	3039	73	73						3.01	3.01
20-49% MINORITY	466									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	672	73	73						3.01	3.01
MIDDLE INCOME	2212									
UPPER INCOME	3026									

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	7	3	3						3.40	3.39	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	3	1	1						3.01	3.01	
ETHNICITY 7/											
HISPANIC OR LATINO		1	1						3.70	3.70	
NOT HISPANIC OR LATINO	8	2	2						3.25	3.25	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	2	1	1						3.01	3.01	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	7	2	2						3.25	3.25	
OTHERS, INCLUDING HISPANIC		1	1						3.70	3.70	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	4	2	2						3.06	3.06	
80-99% OF MSA/MD MEDIAN	2										
100-119% OF MSA/MD MEDIAN	2	1	1						3.39	3.39	
120% OR MORE OF MSA/MD MEDIAN	1	1	1						3.70	3.70	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	4	3	3						3.40	3.39	
FEMALE	1										
JOINT (MALE/FEMALE)	3										
GENDER NOT AVAILABLE 6/	2	1	1						3.01	3.01	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6	2	2						3.20	3.20	
10-19% MINORITY	2	2	2						3.40	3.40	
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	4										
MIDDLE INCOME	4	4	4						3.30	3.25	
UPPER INCOME	2										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	865	499	499						3.48	3.70	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	406	88	88						3.01	3.01	
ETHNICITY 7/											
HISPANIC OR LATINO		266	266						3.70	3.70	
NOT HISPANIC OR LATINO	976	233	233						3.23	3.10	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	295	88	88						3.01	3.01	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	865	233	233						3.23	3.10	
OTHERS, INCLUDING HISPANIC		266	266						3.70	3.70	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	491	216	216						3.06	3.10	
80-99% OF MSA/MD MEDIAN	279										
100-119% OF MSA/MD MEDIAN	325	105	105						3.39	3.39	
120% OR MORE OF MSA/MD MEDIAN	111	266	266						3.70	3.70	
INCOME NOT AVAILABLE 6/	65										
GENDER 19/											
MALE	495	499	499						3.48	3.70	
FEMALE	91										
JOINT (MALE/FEMALE)	390										
GENDER NOT AVAILABLE 6/	295	88	88						3.01	3.01	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	776	193	193						3.22	3.39	
10-19% MINORITY	194	394	394						3.51	3.70	
20-49% MINORITY	301										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	495										
MIDDLE INCOME	505	587	587						3.41	3.39	
UPPER INCOME	271										



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME	1										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	279										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	279										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	279										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/	279										
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	279										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	126										
10-19% MINORITY	153										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	153										
UPPER INCOME	126										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	4										
BLACK OR AFRICAN AMERICAN	3										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	49										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	4										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	56										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	48										
OTHERS, INCLUDING HISPANIC	9										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	4										
50-79% OF MSA/MD MEDIAN	8										
80-99% OF MSA/MD MEDIAN	9										
100-119% OF MSA/MD MEDIAN	11										
120% OR MORE OF MSA/MD MEDIAN	27										
INCOME NOT AVAILABLE 6/	2										
GENDER 19/											
MALE	16										
FEMALE	6										
JOINT (MALE/FEMALE)	36										
GENDER NOT AVAILABLE 6/	3										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	31										
10-19% MINORITY	26										
20-49% MINORITY	4										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	5										
MIDDLE INCOME	34										
UPPER INCOME	22										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S	
	PRICING DATA \$000'S	PRICING DATA \$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ MEDIAN 31/		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1114										
BLACK OR AFRICAN AMERICAN	598										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	8344										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	326										
RACE NOT AVAILABLE 6/	807										
ETHNICITY 7/											
HISPANIC OR LATINO	67										
NOT HISPANIC OR LATINO	10182										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	326										
ETHNICITY NOT AVAILABLE 6/	614										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	8277										
OTHERS, INCLUDING HISPANIC	2105										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	358										
50-79% OF MSA/MD MEDIAN	948										
80-99% OF MSA/MD MEDIAN	1534										
100-119% OF MSA/MD MEDIAN	1840										
120% OR MORE OF MSA/MD MEDIAN	6224										
INCOME NOT AVAILABLE 6/	285										
GENDER 19/											
MALE	2547										
FEMALE	831										
JOINT (MALE/FEMALE)	7197										
GENDER NOT AVAILABLE 6/	614										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6095										
10-19% MINORITY	4470										
20-49% MINORITY	624										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	754										
MIDDLE INCOME	5322										
UPPER INCOME	5113										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	3										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	3										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME	2										

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	143									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	143									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	143									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	38									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	105									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	143									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	143									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	45									
UPPER INCOME	98									

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE		1	1							3.88	3.88	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO		1	1							3.88	3.88	
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC		1	1							3.88	3.88	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN		1	1							3.88	3.88	
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)		1	1							3.88	3.88	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY		1	1							3.88	3.88	
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME		1	1							3.88	3.88	

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE		25	25						3.88	3.88	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO		25	25						3.88	3.88	
NOT HISPANIC OR LATINO											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC											
OTHERS, INCLUDING HISPANIC		25	25						3.88	3.88	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN		25	25						3.88	3.88	
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)		25	25						3.88	3.88	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY		25	25						3.88	3.88	
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME		25	25						3.88	3.88	



INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN		1		1						6.45	6.45	
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1		1						6.45	6.45	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC		1		1						6.45	6.45	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN		1		1						6.45	6.45	
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		1		1						6.45	6.45	
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY		1		1						6.45	6.45	
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME		1		1						6.45	6.45	

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S	
	PRICING DATA \$000'S	PRICING DATA \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ \$000'S		MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		9		9					6.45	6.45	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE											
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		9		9					6.45	6.45	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC											
OTHERS, INCLUDING HISPANIC		9		9					6.45	6.45	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN		9		9					6.45	6.45	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		9		9					6.45	6.45	
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY		9		9					6.45	6.45	
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME		9		9					6.45	6.45	

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	45		115	11	9	14	
FHA	21		28				
VA	5		2				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	32		63	3	2	1	
FHA	13		14				
VA	2		2				
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1		3	2		4	
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	11		43	6	7	8	
FHA	8		12				
VA	3						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1		4				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			2			1	
FHA			2				
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	30		61		1		
FHA	13		14				
VA	2		2				
FSA/RHS	1						

INSTITUTION: 0000000008 - 1 JPMORGAN CHASE BANK, NA

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	29		61	3			NA
PRICING REPORTED	1				1	1	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.01				3.88	6.45	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.01				3.88	6.45	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	61	3	1	1	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA